

COMMUNITY BANKERS TRUST CORPORATION

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	12/19/2008	3687046	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,152	\$1,088	-5.6%		
Loans	\$662	\$670	1.2%		
Construction & development	\$64	\$58	-9.6%		
Closed-end 1-4 family residential	\$175	\$167	-4.4%		
Home equity	\$48	\$53	9.9%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-21.1%		
Commercial & Industrial	\$76	\$88	16.3%		
Commercial real estate	\$249	\$249	0.1%		
Unused commitments	\$64	\$72	12.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$61	\$45	-25.6%		
Asset-backed securities	\$1	\$3	230.6%		
Other securities	\$290	\$246	-15.1%		
Cash & balances due	\$24	\$24	-1.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$6	\$0	-93.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$7	\$1	-91.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,035	\$979	-5.4%		
Deposits	\$975	\$893	-8.5%		
Total other borrowings	\$55	\$83	50.5%		
FHLB advances	\$50	\$77	54.8%		
Equity					
Equity capital at quarter end	\$117	\$109	-7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.5%	--		
Tier 1 risk based capital ratio	15.7%	15.6%	--		
Total risk based capital ratio	16.9%	16.8%	--		
Return on equity ¹	5.8%	5.1%	--		
Return on assets ¹	0.6%	0.5%	--		
Net interest margin ¹	4.4%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	42.7%	65.6%	--		
Loss provision to net charge-offs (qtr)	24.9%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	14.8%	10.5%	1.7%	-0.1%	--
Closed-end 1-4 family residential	7.3%	4.6%	0.2%	0.1%	--
Home equity	4.1%	1.6%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.8%	0.8%	--
Commercial & Industrial	0.5%	0.1%	0.4%	0.0%	--
Commercial real estate	2.5%	0.6%	0.0%	0.0%	--
Total loans	4.7%	2.5%	0.3%	0.0%	--